

Information to identify the case:

Debtor 1	<u>William J. Hobson Jr.</u>	Social Security number or ITIN	xxx-xx-9165
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-30947-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William J. Hobson Jr.

12/8/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 William J. Hobson, Jr.
 Debtor

Case No. 16-30947-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 19

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db	+William J. Hobson, Jr., 6 Autumn Lane, Burlington, NJ 08016-2272
cr	+JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, P. O. Box 9013, Addison, TX 75001-9013
516620291	Bayview Loan Servicing, LLC, M&T Bank, POB 840, Buffalo, NY 14240-0840
516529259	+Bayview Loan Servicing, LLC, 1544 Old Alabama Road, Roswell, GA 30076-2102
516478590	Chase Home Finance LLC, 3415 Vision Drive, Columbus, OH 43219-6009
516478591	+Fein Such, et als, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
516689539	+JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
516478592	+Law Office of Robert Braverman, 1060 North Kings Highway, Suite 333, Cherry Hill, NJ 08034-1910
517072208	Theresa Hobson, 403 W. Spring Street, Palmyra, NJ 08065

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2017 22:35:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 08 2017 22:35:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516478589	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 08 2017 22:35:42 Bayview Loan Servicing, 4425 Ponce DeLeon Blvd, 5th Floor, Coral Gables, FL 33146-1837
517207770	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 08 2017 22:35:26 Key Bank, NA, 4910 Tiedeman Road, Cleveland, Ohio 44144-2338
516701454	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 08 2017 22:35:26 KeyBank N.A., 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338
517072209	+EDI: MID8.COM Dec 08 2017 22:23:00 Midland Credit Management, Agent for Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036
516516431	+EDI: MID8.COM Dec 08 2017 22:23:00 Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036
516690741	+EDI: MID8.COM Dec 08 2017 22:23:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516666422	+EDI: RMSC.COM Dec 08 2017 22:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516560515*	+Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036
517072210*	+Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Barry Frost	trustee@teichgroh.com, NJ94@ecfcbis.com
Brian C. Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION nj_ecf_notices@buckleymadole.com, NJ_ECF_Notices@McCalla.com
Jill Manzo	on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 19

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Robert Braverman on behalf of Debtor William J. Hobson, Jr. robert@bravermanlaw.com
Sherri J. Braunstein on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

TOTAL: 7